



## "How can I live within my means?"

On Wednesday, June 16, Mario Tromp, president of Fundacion Cas, an Aruban consumer protection agency, announced a special seminar that will take place later this month to benefit all those living in Aruba. That afternoon, Daniel Techlenborg of the Social Services Department, whose specialty is Debt Counseling, exhibited some of the practical tools that are part of a program he devised to accompany the seminar. Additionally present for the announcement of the program was Jan Veneman, Director of CEDE Aruba, which funded the program.

Mario Tromp explained that members of Fundacion Cas are concerned for Arubans, particularly what are termed "vulnerable groups" in regards to their financial well being. Those on fixed incomes, such as pensioners, and minimum wage earners may find that spiraling prices of essential goods and generally rapid cost of living increases are making it impossible to simply live from paycheck to paycheck, much less save money. Mr. Techlenborg has researched the subject and spent two years to author materials in Papiamento that include an informative booklet, a workbook, and a CD. These colorful and informative materials provide practical and usable advice on ways to conserve on utility costs amongst many other frequent and regular expenditures, and how to set up a workable budget. They are included in the price of the two session seminar, which costs 15 Arubian florins per person. He projected that in the future they will be translated to English and Dutch.

The representatives of all the cooperative organizations urge islanders to attend these evening seminars, which will take place at the Instituto di Cultura in Oranjestad over two nights beginning this Sunday, June 18 and finishing one week later on June 25. Sessions will last from 7:00 until 9:30 PM. The seminar will also be conducted at Club Caiquetio beginning on Wednesday, June 20, finishing the following Wednesday, June 27 at the same time in the evening.

Those interested in inscribing for the program can contact Fundacion Cas at telephone 584-3752. Jan Veneman expressed that these seminars are a positive start in the actions that must be taken by various social organizations to assist families and individuals that are in "vulnerable groups" to handle their finances intelligently, and surviving economically. He commended Mr. Techlenborg in particular on his excellent work, and all expressed the hope that many will attend this important seminar for their financial survival and future.